



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re: Timothy & Antoinette Minors-Ferguson

Order Filed on April 13, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-22099

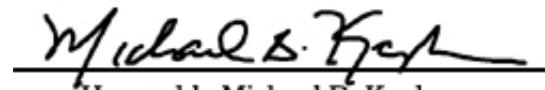
Chapter: 13

Judge: Michael B. Kaplan

ORDER TO APPROVE LOAN MODIFICATION AGREEMENT

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: April 13, 2018



Honorable Michael B. Kaplan
United States Bankruptcy Judge

This matter being brought to the Court on the motion of Kevin C. Fayette on behalf of Debtor seeking an Order Authorizing Entry of a Final Loan Modification Agreement concerning a mortgage on real property referenced on the loan modification attached to movant's motion, and the Court having considered the submissions; and parties having been given timely notice; and for good cause shown:

1. IT IS ORDERED Debtor is granted approval to enter into a final loan modification.
2. IT IS FURTHER ORDERED that in the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor must withdraw its Proof of Claim or amend the arrearage portion to the amount paid to date or to zero (0) within thirty (30) days of completion of the loan modification;
3. IT IS FURTHER ORDERED that the Chapter 13 Trustee will suspend disbursements to secured creditor pending completion of the loan modification. All money that would otherwise be paid to the secured creditor will be held until the claim is withdrawn or amended to reflect the arrearage portion to the amount paid to date or to zero (0);
4. IT IS FURTHER ORDERED that in the event the modification is not consummated; the secured creditor must notify the Trustee and debtor's attorney of the same. Any money that was held by the Trustee pending completion of the modification will then be paid to secured creditor; and

5. IT IS FURTHER ORDERED that in the event the proof of Claim is amended to the paid to date, to zero or is withdrawn the Trustee may disburse the funds being held pursuant to this order to the other creditors in accordance with the provisions of the confirmed plan; and

6. IT IS FURTHER ORDERED that a Debtor must file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this order.